



Fact Sheet

Washington Utilities and Transportation Commission

Licensing Services and Compliance Section

September 14, 2001

INSURANCE REQUIREMENTS

No common carrier may operate upon the public highways of this state without valid insurance. All companies who apply for a permit, certificate or registration (operating authority) issued by the Washington Utilities and Transportation Commission (WUTC) must file and maintain evidence of public liability and property damage insurance. Failure to do so may cause dismissal of an application or cancellation of operating authority.

TYPES OF INSURANCE FORMS

Evidence of insurance may be provided to the Commission on various forms depending on the type of business. Specific types of forms are listed below. Amounts of insurance coverage required are listed on the back of this form.

FORM E:

A "Form E" is the common name for a "Uniform Motor Carrier Bodily Injury and Property Damage Liability Certificate of Insurance". This is the standard motor carrier insurance form recognized by the insurance industry and is issued by the insurance company. In most cases the insurance agent requests a filing from the insurance company. The Form G Surety Bond may be filed in lieu of a Form E.

CERTIFICATE OF INSURANCE OR BINDER:

The WUTC will accept an insurance certificate or binder for a period of up to 60 days, but it must be replaced by a "Form E". Insurance certificates or binders must show the WUTC as the certificate holder, the amounts of insurance coverage, and the dates that the certificate or binder will be in effect. Certificates of insurance or binders may be issued by an insurance agent.

BMC 91 or BMC 91x:

This is a federal insurance form which is used when an interstate motor carrier operates under ICC/FMCSA operating authority. Under the Single State Registration System (SSRS) a copy of this form is filed with the motor carrier's base state.

CANCELLATIONS:

Insurance companies must notify the WUTC thirty days before a Form E insurance filing is to be canceled. If the insurance filing is canceled, all intrastate motor carrier operating authority may be suspended. The WUTC will make a good faith effort to notify the motor carrier of an impending suspension and offer an opportunity for a hearing before the operating authority is canceled.

Interstate motor carrier registrations are considered active only when valid insurance is on file.

GENERAL INSURANCE REQUIREMENTS

Insurance forms which do not meet these requirements may be rejected and returned to the insurance company

- < The name on the insurance form **MUST MATCH EXACTLY** the individual, partners, or corporate name on the application or operating authority and may include a d/b/a or trade name.
- < Insurance forms for Washington intrastate operating authority must be from an insurance company authorized to write insurance in the state of Washington.
- < All insurance forms must include a policy number.
- < All insurance forms must include the name of the insurance company.
- < All insurance forms must include the signature of an authorized representative of the insurance company.
- < All insurance forms must include an issue/countersigned date.
- < All insurance forms must include an effective date.

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INSURANCE REQUIREMENTS

PERMIT TYPE	FORMS	OPERATIONS/VEHICLES	MINIMUM LIMITS
INTRASTATE General Commodity Carriers Household Goods Movers INTERSTATE Registered Exempt Carriers Registered Carriers (SSRS)	Form E Certificate of Insurance or Binder Form E BMC 91 or BMC 91X	<u>Vehicles 10,000 GVWR or more:</u> < Non-hazardous property < Hazardous substances in bulk, in vehicles with capacities exceeding 3,500 water gallons. < Explosives A or B (any quantity). < Poison gas (any quantity). < Liquefied compressed gas or compressed gas, in bulk (containers exceeding 3,500 water gallons). < Highway route controlled quantity radioactive materials. < Oil (49 CFR 172.101) < Hazardous waste, hazardous materials, and hazardous substances listed in 49 CFR 172.101, but not listed in paragraph above. <u>Vehicles under 10,000 GVWR:</u> < Non-hazardous property < Hazardous property; any quantity of Class A or B explosives; any quantity of poison gas (Poison A); or highway route controlled quantity radioactive materials as defined in 49 CFR 173.455	\$750,000 Combined Single Limit (CSL) \$5,000,000 CSL \$1,000,000 CSL \$300,000 CSL \$5,000,000 CSL
Solid Waste Collection Companies	Form E Certificate of insurance or Binder	Solid Waste Collection Vehicles: <u>Vehicles under 10,000 GVWR:</u> <u>Vehicles 10,000 GVWR or more:</u> < Transport quantities of biomedical waste not subject to federal regulation	\$300,000 CSL \$750,000 CSL \$1,000,000 CSL

INSURANCE REQUIREMENTS

PERMIT TYPE	FORMS	OPERATIONS/VEHICLES	MINIMUM LIMITS
Auto Transportation	Form E Certificate of Insurance or Binder	VEHICLE SEATING CAPACITY: 16 passengers or less 17 passengers or more	\$100,000 each person, \$300,000 each accident, \$50,000 property damage or \$300,000 CSL \$100,000 each person, \$500,000 each accident, \$50,000 property damage or \$500,000 CSL
Private Non-Profit Bus Transportation Providers	Form E Certificate of Insurance or Binder	VEHICLE SEATING CAPACITY: Less than 16 passengers (including driver) 16 passengers or more (including driver):	\$100,000 each person, \$500,000 each accident, \$50,000 property damage or \$500,000 CSL \$100,000 each person, \$1,000,000 each accident, \$50,000 property damage or \$1,000,000 CSL
Charter & Excursion Companies	Form E Certificate of insurance or Binder	VEHICLE SEATING CAPACITY: 16 passengers or less 17 passengers or more	\$100,000 each person, \$1,000,000 each accident, \$50,000 property damage or \$1,000,000 CSL \$100,000 each person, \$5,000,000 each accident, \$50,000 property damage or \$5,000,000 CSL